

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Scott Allen Noonan</b>        | Social Security number or ITIN | xxx-xx-4063 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  |                                  | Social Security number or ITIN | -----       |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number: 19-15229-JKS                             |                                  |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Scott Allen Noonan

6/21/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott Allen Noonan  
 Debtor

Case No. 19-15229-JKS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

|           |   |
|-----------|---|
| db        | +Scott Allen Noonan, 39-24 Morlot Avenue, Fair Lawn, NJ 07410-4951  |
| cr        | +SB One Bank f/k/a Community Bank of Bergen County,, 100 Enterprise Drive, Suite 700, Rockaway, NJ 07866-2176                       |
| 518119659 | Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East Suite B208, PO Box 2594, Clifton, NJ 07015-2594                        |
| 518119660 | +Gelico Management, 52 Forest Avenue, Paramus, NJ 07652-5200  |
| 518119661 | +Hackensack University Medical Center, PO Box 48027, Newark, NJ 07101-4827  |
| 518119662 | +Hartzband Center for Hip & Knee, P.O. Box 29008, Newark, NJ 07101-9008   |
| 518119665 | +NJ Attorney General's Office, 124 Halsey Street, Newark, NJ 07102-3017   |
| 518119664 | +New Jersey Dept. of Labor & Workforce, PO Box 379, Trenton, NJ 08625-0379  |
| 518119666 | SB One Bank, PO Box 7128, Rochelle Park, NJ 07662-7128  |
| 518119667 | Sears Mastercard, PO Box 6286, Sioux Falls, SD 57117-6286   |
| 518119668 | +State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 445, Trenton, NJ 08603-0445                          |
| 518119669 | +The Bank of New York, c/o Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128                                |
| 518119670 | +United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683 |
| 518189114 | the State of New Jersey, Division of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379  |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |  |
|-----------|--|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2019 00:33:05 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 22 2019 00:33:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518119658 | EDI: CAPITALONE.COM Jun 22 2019 04:03:00 Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492   |
| 518119663 | EDI: IRS.COM Jun 22 2019 04:03:00 Internal Revenue Service (IRS), P.O. Box 21126, Philadelphia, PA 19114   |

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Denise E. Carlson on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee (CWMB 2007-3) dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Eric R. Perkins on behalf of Debtor Scott Allen Noonan eperkins@becker.legal, eperkins@becker.legal; tcolombini@becker.legal  
 Janine A Getler on behalf of Creditor SB One Bank f/k/a Community Bank of Bergen County, N.J. jgetler@gggpclaw.com, mstoll@gggpclaw.com; akrane@gggpclaw.com  
 Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee (CWMB 2007-3) kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
 Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
 William M.E. Powers, III on behalf of Creditor The Bank of New York Mellon fka The Bank of New York, as Trustee (CWMB 2007-3) ecf@powerskirn.com

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 18

Date Rcvd: Jun 21, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 8